

Certificate Number: 00301-PAM-DE-028540505

Bankruptcy Case Number: 13-03940



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 27, 2016, at 4:24 o'clock PM EST, JOAN PAULSON completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: December 28, 2016 By: /s/Rose Poley

Name: Rose Poley

Title: Certified Bankruptcy Counselor